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OFFICE OF THE FEDERAL EMPLOYEES' GROUP LIFE INSURANCE
P.O. BOX 2627
JERSEY CITY, NJ -7303-2627
201-395-7995

June 5, 2002

Mr. Leonard E. Moodispaw
9150 Guilford Road
Columbia, MD 21046

Re: Insured - Czaplicki, Edward J.
Claim Number - 20020504102
Amount of Insurance - \$125,000

Dear Mr. Moodispaw:

This refers to the Federal Employees' Group Life Insurance (FGLI) benefits payable due to the death of Edward J. Czaplicki.

The attached Order of Payment states if there is valid court order on file with the agency or the Office of Personnel Management (OPM), as appropriate, we will pay benefits according to the court order. We do have a valid court order on file that states that the insured shall "either through life insurance beneficiary designations, trust provisions or in his Will, provide a fund of not less than One Hundred Twenty Thousand Dollars (\$120,000.00) for the Child to be used for the support, maintenance, and education of each Child," in the event of the insured's death. We have received a claim from Stacey Haught DeGraw on behalf of the insured's daughter, Elizabeth Czaplicki. Since Elizabeth is a minor child, we require guardianship papers for the estate of the minor child.

The latest designation of beneficiary form on file dated 3/29/02 names the "Trustee or Successor Trustees as Provided in the Edward Joseph Czaplicki Irrevocable Trust dated March 29, 2002" to receive the insured's group life insurance benefits. We will release the remaining \$5,000 of the insurance benefits to the insured's trust. I am enclosing a claim form that should be completed by the trustee on behalf of the insured's trust. Please confirm in writing that the trust is still in full force and effect and if you serve as trustee.

If you believe we should not release \$120,000 to Elizabeth Czaplicki and \$5,000 to the insured's trust please furnish us with the legal basis for your position.

Sincerely,

Brenda Williams